

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Craig Williams  
Debtor

Case No. 12-03492-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: DDunbar  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 34

Date Rcvd: Jun 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2017.

db +Craig Williams, 1119 Kensington Drive, East Stroudsburg, PA 18301-6792  
aty Richardo I. Kilpatrick, Kilpatrick & Associates, P.C., 615 Griswold Suite 1004,  
Detroit, MI 48226-3985  
cr +Wayne County Treasurer, c/o Richardo I. Kilpatrick, Kilpatrick & Associates PC,  
903 N Opdyke Road Suite C, Auburn Hills, MI 48326-2693  
4123924 ++AMO RECOVERIES INC, 5655 PEACHTREE PARKWAY, SUITE 213, NORCROSS GA 30092-2828  
(address filed with court: AMO Recoveries, 6737 W. Washington St. STE 3118,  
West Allis, WI 53214)  
4123925 +Anne R. Bass, MD, Hospital for Special Surgery, 535 East 70th Street,  
New York, NY 10021-4898  
4217871 +Berkheimer Associates, Agent for Stroud Twp &, Stroudsburg ASD, 50 North Seventh Street,  
Bangor, PA 18013-1731  
4123927 +Berkheimer Tax Administrator, PO Box 995, 50 N Seventh Street, Bangor, PA 18013-1731  
4123930 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept., PO Box 24696, Columbus, OH 43224-0696  
4123931 County of Wayne, Raymond J. Wojtowicz, Treasurer, PO Box 441967, Detroit, MI 48244-1967  
4123934 Encore Receivable Management, PO Box 3330, Olathe, KS 66063-3330  
4123936 +GE Money Atlanta Collection, Attn: Bankruptcy, 4125 Winward Plaza Drive,  
Alpharetta, GA 30005-8738  
4123937 +GE Money Bank, 4246 S. Riverboat Rd. STE 200, Salt Lake City, UT 84123-2582  
4194508 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730,  
Rochester, MI 48308-0730  
4123943 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)  
4123945 Pentagroup Financial, 35A Rust Lane, Boerne, TX 78006-8202  
4137863 +WAYNE COUNTY TREASURER #18759, 400 MONROE ST SUITE #520, DETROIT, MI 48226-2942

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4123926 +EDI: TSYS2.COM Jun 07 2017 18:58:00 Barclays Bank Delaware, Attention: Bankruptcy,  
PO Box 8801, Wilmington, DE 19899-8801  
4133002 EDI: RECOVERYCORP.COM Jun 07 2017 18:58:00 Bureaus Investment Group Portfolio No 15 LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
4123928 +EDI: CAPITALONE.COM Jun 07 2017 18:58:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
PO Box 30285, Salt Lake City, UT 84130-0285  
4158369 EDI: CAPITALONE.COM Jun 07 2017 18:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4123929 +EDI: CHASE.COM Jun 07 2017 18:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
4129629 +EDI: TSYS2.COM Jun 07 2017 18:58:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
4123932 +EDI: TSYS2.COM Jun 07 2017 18:58:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
4133244 EDI: RMSC.COM Jun 07 2017 18:58:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
PO Box 960061, Orlando FL 32896-0661  
4123938 +EDI: RMSC.COM Jun 07 2017 18:58:00 GE/Walmart, PO Box 981400, El Paso, TX 79998-1400  
4123939 +EDI: RMSC.COM Jun 07 2017 18:58:00 GEMB / HH Gregg, Attention: Bankruptcy,  
PO Box 103104, Roswell, GA 30076-9104  
4123940 E-mail/Text: bankruptcy.bnc@ditech.com Jun 07 2017 19:04:27 Green Tree, PO Box 6172,  
Rapid City, SD 57709-6172  
4140393 +EDI: RMSC.COM Jun 07 2017 18:58:00 Green Tree Servicing LLC, 7360 S Kyrene Rd,  
Recovery Dept T120, Tempe, AZ 85283-8432  
4123941 +EDI: HFC.COM Jun 07 2017 18:58:00 HSBC Bank, Attn: Bankruptcy, PO Box 5213,  
Carol Stream, IL 60197-5213  
4132290 E-mail/Text: ECF@SHERMETA.COM Jun 07 2017 19:04:45 JPMorgan Chase Bank, N.A.,  
c/o Shermeta, Adams & Von Allmen, P.C., P.O. Box 80908, Rochester Hills, MI 48308-0908  
4123942 +EDI: RMSC.COM Jun 07 2017 18:58:00 Lowes / MBGA / GEMB, Attn: Bankruptcy Dept,  
PO Box 103104, Roswell, GA 30076-9104  
4161596 +EDI: OPHSUBSID.COM Jun 07 2017 18:58:00 OAK HARBOR CAPITAL VI, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4182639 EDI: PRA.COM Jun 07 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4272968 EDI: ECAST.COM Jun 07 2017 18:58:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,  
Dallas, TX 75261-9741)  
cr\* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262  
4203302\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)



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4123933      ##Edwin A. Abrahamsen & Assoc.,    120 N. Keyser Avenue,    Scranton, PA 18504-9701  
4123935      ##Frontline Asset Strategies, LLC,    1935 West County Rd B2 STE 425,    Roseville, MN 55113-2797  
4123944      ##Nationwide Credit,    2002 Summit Blvd STE 600,    Atlanta, GA 30319-1559

TOTALS: 0, \* 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee)    dehartstaff@pamd13trustee.com,    TWecf@pamd13trustee.com  
James Warmbrodt    on behalf of Creditor    Nationstar Mortgage, LLC.    bkgroup@kmlawgroup.com  
Kim M Diddio    on behalf of Debtor Craig Williams    kdiddio@diddiolaw.com,  
kdiddio@gmail.com;r52326@notify.bestcase.com  
Michael J Clark    on behalf of Creditor    Nationstar Mortgage, LLC.    bkgroup@kmlawgroup.com  
United States Trustee    ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5



**Information to identify the case:**

Debtor 1 **Craig Williams**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:12-bk-03492-JJT**

Social Security number or ITIN **xxx-xx-5386**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Craig Williams

By the  
court:



June 7, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**